

**Stern, Lavinthal & Frankenberg, LLC**  
105 Eisenhower Parkway, Suite 302  
Roseland, New Jersey 07068  
Telephone Number (973) 797-1100  
Telecopier Number (973) 228-2679  
Email: mcozzini@sternlav.com  
Attorneys for Secured Creditor,  
**Cenlar FSB as servicer for CitiMortgage, Inc.**  
By: Maria Cozzini, Esq.

In Re:

**Warren J Cooper and Marcianne Cooper,**

Debtor(s).

UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF NEW JERSEY  
CAMDEN VICINAGE

Chapter 13

Case No. 19-30569-JNP

Hearing Date: January 8, 2020

#### **NOTICE OF OBJECTION TO CONFIRMATION OF PLAN**

PLEASE TAKE NOTICE that **Cenlar FSB as servicer for CitiMortgage, Inc.** ("Secured Creditor"), the holder of a mortgage on the real property of the debtor(s), known as **510 Ardnt Avenue, Riverside, NJ 08075**, by and through its undersigned attorneys, hereby objects to the confirmation of the Chapter 13 Plan on grounds including:

1. Debtor(s) Chapter 13 Plan proposes to pay Secured Creditor **\$5,000.00** in pre-petition arrears. However, Secured Creditor's Proof of Claim, which will be filed prior to the deadline for filing claims, will contain arrears of approximately **\$5,647.93**. Therefore, Debtor's plan as proposed is not feasible and should be denied.
2. Debtor(s) seeks to modify the rights of Secured Creditor, which is the holder of a claim secured only by a security interest in real property that is the principal residence of the debtor(s).
3. Debtor(s) proposed plan fails to comply with the requirements of the Bankruptcy Code and is not proposed in good faith.
4. Debtor(s) proposed plan does not provide that Secured Creditor retain its lien.
5. Debtor(s) proposed plan is not feasible.
6. Debtor(s) proposed plan fails to comply with other applicable provisions of Title 11.

In the event any portion of the claim is deemed to be an unsecured claim as defined by the Code, objection is hereby made pursuant to 11 U.S.C. Section 1325(a)(4) and 1325(b), et seq. unless the plan provides for full payment of the claim.

Stern Lavinthal & Frankenberg LLC  
Attorneys for the Secured Creditor,  
**Cenlar FSB as servicer for CitiMortgage, Inc.**  
/s/ Maria Cozzini, Esq.

Dated: November 25, 2019

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY	
<b>Caption in Compliance with D.N.J. LBR 9004-2(c)</b>	
<b>Stern, Lavinthal &amp; Frankenberg, LLC</b> 105 Eisenhower Parkway, Suite 302 Roseland, New Jersey 07068 Telephone Number (973) 797-1100 Telecopier Number (973) 228-2679 Email: mcozzini@sternlav.com Attorneys for Creditor, Cenlar FSB as servicer for CitiMortgage, Inc. By: Maria Cozzini, Esq.	
In Re:  <b>Warren J Cooper and Marcianne Cooper,</b>  <b>Debtor(s).</b>	Case No. 19-30569-JNP  Chapter: 13  Judge: Jerrold N. Poslusny Jr.

### CERTIFICATION OF SERVICE

1. I, Jennifer Blanchard ,
 

☐ represent the \_\_\_\_\_ in the above-captioned matter.  
  
☒ am the secretary/paralegal for Stern, Lavinthal & Frankenberg, LLC, who represents the Secured Creditor in the above captioned matter.  
  
☐ am the \_\_\_\_\_ in the above case and am representing myself.
2. On November 25, 2019, I sent a copy of the following pleadings and/or documents to the parties listed in the chart below: Objection to Confirmation of Plan .
3. I hereby certify under penalty of perjury that the above documents were sent using the mode of service indicated.

Dated: November 25, 2019

/s/ Jennifer Blanchard  
 Jennifer Blanchard

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
Warren J Cooper 510 Arndt Avenue Riverside, NJ 08075  Marcianne Cooper 510 Arndt Avenue Riverside, NJ 08075	Debtors	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
Isabel C. Balboa Chapter 13 Standing Trustee Cherry Tree Corporate Center 535 Route 38 - Suite 580 Cherry Hill, NJ 08002	Chapter 13 Trustee	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
Brad J. Sadek Sadek and Cooper 1315 Walnut Street Ste 502 Philadelphia, PA 19107	Debtor's Attorney	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
		<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)

\*May account for service by fax or other means as authorized by the court through the issuance of an Order Shortening Time.